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10/595,575	04/27/2006	Inghoo Huh	5025-0012	2924
22429	7590	09/04/2009	EXAMINER	
LOWE HAUPTMAN HAM & BERNER, LLP			WALSH, DANIEL I	
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ALEXANDRIA, VA 22314			MAIL DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/595,575	Applicant(s) HUH, INGHOO
	Examiner DANIEL WALSH	Art Unit 2887

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED. (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 07 May 2009.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-7 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1,2 and 5-7 is/are rejected.
- 7) Claim(s) 3 and 4 is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/DS/02) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>4-27-06</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 112

1. Claims 1-7 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Re claim 1, line 4, “an account holder’s account” is vague/indefinite, because it is unclear what account is being referred to (primary, secondary, or other).

Claim 1, second to last line of page 3, recites the limitation “the linked account translator”. There is insufficient antecedent basis for this limitation in the claim.

Claim 1, second to last line of page 3, recites the limitation “the linked account translator”. It is unclear what the account translator is and what it is linked to.

Claim 1, last line of page 3, recites “of a result”. It is unclear what the result is from. Appropriate clarification/correction is required.

Claim Objections

2. Claims 1-7 are objected to because of the following informalities:

Re claim 1, line 3: Replace “transaction” with – transactions --

Re claim 1, line 23: Replace “so that the main” with – and in response –

Re claim 1, second to last line of page 3: Replace “notifies the linked” with – notifying the linked –

Re claims 2-7, the Examiner notes that the verbs in claim 1 end in -- ing -- whereas the verbs in the dependent claims do not. The Examiner suggests that such grammar informalities be corrected, where applicable.

3. Appropriate correction is required.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

1. Claims 1-2 and 5-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over the current Applications Admitted Prior art (Applicants own Application/Prior Art Figures as seen in US 20070130062), hereinafter ‘AAPA, in view of Albrecht (US 5953710)...

Re claim 1, AAPA, specifically Prior Art Figures 1-7, teaches the claim limitations, except for the computer system linking primary and secondary accounts based on classification codes, an account translator that stores and manages the primary and secondary accounts/communicates with the main computer, selecting the accounts based on inputs from the user terminal, storing data in a common account, and sending data to the translator to update the accounts.

Re claim 1, Albrecht teaches linking primary and secondary account via a card for a secondary account (FIG. 5A). The card can include additional digits (416) for specifying it’s a secondary account (classification codes/digits). Though silent to an account translator, as the

card is used in a transaction, it would have been obvious to one of ordinary skill in the art that a translator (software/additional processing hardware, for example), be provided to store, manage, and update the primary and secondary accounts for record keeping of the various accounts/transactions. The Examiner notes that based on the card provided, that one of the accounts is selected (such as based on the account number provided). With respect to the common account, the Examiner has interpreted this as the merchant/sellers account that the purchase/transaction is being performed with.

At the time the invention was made, it would have been obvious to one of ordinary skill in the art to combine the teachings of AAPA with those of Albrecht.

One would have been motivated to do this to facilitate transactions and common record keeping for linked cards/accounts.

Re claim 2, the Examiner notes that a financial transaction between a user and merchant is interpreted as a funds transfer between banks through the payment gateway. As such, it is understood that the primary and secondary account information would be updated based on common account and the fund transfer, such as updating details in the accounts related to the transfer of the funds, for record keeping, such as the date of the transfers, amounts etc. Updating the secondary along with the primary accounts permits both parties to have records related to the transactions.

Re claim 5, the Examiner notes that a purchase transaction using the linked account is interpreted to read on the claim limitations.

Re claims 6-7, FIG. 5 of the admitted prior art of the applicant teaches the claimed limitations.

Allowable Subject Matter

2. Claims 3-4 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

3. The following is a statement of reasons for the indication of allowable subject matter:
The prior art of record fails to teach the limitations of the independent claims, including that the user terminal transmitting a transaction terminal ID to the main computer system, to the account translator, and the determination made regarding the association, as claimed.

Additional Remarks

The Examiner notes that US Application 10/595,574 appears to be similar and recites some of the same limitations. The '574 Application was rejected as being obvious in view of Dilip and Blagg (US 20060036543 and US 20070136169). The Examiner suggests that such art be reviewed by the Applicant prior to their response, to overcome the teachings, in order to expedite prosecution so that such art will not be applicable to their response.

Response to Arguments

4. Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL WALSH whose telephone number is (571)272-2409. The examiner can normally be reached on M-F 9am-7pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Steven Paik can be reached on 571-272-2404. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/DANIEL WALSH/
Primary Examiner, Art Unit 2887